

Last revised: August 1, 2017

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

PAULETTE WRIGHT,

Case No.:

16-13321-RG

Judge:

GAMBARDELLA

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|--|---------------------------------|
| <input type="checkbox"/> Original | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>September 19, 2017</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: AW

Initial Debtor: PW

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 85.00 per month to the Chapter 13 Trustee, starting on
March 1, 2016 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: _____

Refinance of real property:

Description:

Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property:

Description: 185 Dodd Street, East Orange, New Jersey 07017

Proposed date for completion: June 30, 2018

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,250.00
DOMESTIC SUPPORT OBLIGATION		N/A

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
PNC Bank N.A.	First mortgage secured to debtor's principal residence located at 185 Dodd Street, East Orange, New Jersey	\$7,300.00 estimated	N/A	\$2,500.00 remainder to be paid via loan modification.	\$2,797.66 subject to contractual changes in payment amount

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
M and T Bank	Debtor's residence located at 185 Dodd Street, East Orange, New Jersey	\$15,000.00 Second mortgage	\$125,000.00	\$170,848.00	\$0.00 none to be wholly stripped off	N/A	\$0.00
City of East Orange		\$16,000.00 Third mortgage	\$125,000.00	\$185,848.00	\$0.00 none to be wholly stripped off	N/A	\$0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
New Jersey Anesthesia	Debtor's primary residence estimated located at 185 Dodd Street, East Orange, New Jersey	Civil Judgment	\$1,000.00	\$125,000.00	\$1,000.00	\$201,848.00	\$1,000.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
M and T Bank	Debtor's primary residence located at 185 Dodd Street East Orange New Jersey	Already stripped off in order confirming plan that was filed January 20, 2017	\$125,000.00		None	Completely unsecured Entire lien to be completely and totally stripped off.
City of East Orange			\$125,000.00		None	Completely unsecured. Entire lien to be completely and totally stripped off.

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Avram D. White, Esq. Counsel to the Debtor
- 3) PNC Bank, N.A.
- 4) Unsecured creditors

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 20, 2017.

Explain below **why** the plan is being modified:

To comply with consent order with Trustee resolving certification of default

Explain below **how** the plan is being modified:

Extension of deadline to obtain a loan modification

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

The plan has strip offs of liens.
Creditors PNC BANK, N.A., City of East Orange, and New Jersey Anesthesia should TAKE NOTE that this plan ATTACKS their SECURITY INTEREST in the DEBTOR's property.

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: September 19, 2017

/s/ Avram D. White
Attorney for the Debtor

Date: September 19, 2017

/s/ Paulette Wright
Debtor

Date: _____

Joint Debtor

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: September 19, 2017

/s/ Avram D. White
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: September 19, 2017

/s/ Paulette Wright
Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 11 of 13
 United States Bankruptcy Court
 District of New Jersey

In re:
 Paulette M Wright
 Debtor

Case No. 16-13321-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf901

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 Total Noticed: 83

Date Rcvd: Sep 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2017.

- db +Paulette M Wright, 185 Dodd Street, East Orange, NJ 07017-2105
- 516016927 +Advantage Assets II Inc, Attn: Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
- 516016928 +Atlantic Health Employees FEDCU, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220
- 516016929 +Atlantic Health Employees FEDCU, 100 Madison Avenue, Morristown, NJ 07960-6136
- 516016930 +Atlantic Health Systems FCU, 90 Beauvoir Avenue, Summit, NJ 07901
- 516016931 +Chase Bank USA, PO Box 15922, Wilmington, DE 19850-5922
- 516016932 +Chase Bank USA, NA, PO Box 15922, For Notice Only, Wilmington, DE 19850-5922
- 516016933 +Chase Bank USA, NA, PO Box 15922, Wilmington, DE 19850-5922
- 516016934 +Chase Home Finance, PO Box 961227, Fort Worth, TX 76161-0227
- 516016935 Chase Home Finance LLC, PO Box 44090, Jacksonville, FL 32231-4090
- 516016936 +Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705
- 516016939 +City of East Orange, 44 City Hall Plaza, East Orange, NJ 07018-4500
- 516016938 +City of East Orange, Water Department, 99 Grove St., East Orange, NJ 07018-4197
- 516016937 City of East Orange, Tax Collector, City Hall, East Orange, NJ 07019
- 516016940 Comenity Bank, PO Box 183003, Columbus, OH 43218-3003
- 516016941 Comenity Bank/Avenue, P O Box 182789, Columbus, OH 43218-2789
- 516016942 Comenity Bank/Dress Barn, PO BOX 183789, Columbus, OH 43218-2789
- 516016943 +Comenity Bank/Victoria's Secret, Po Box 182789, Columbus, OH 43218-2789
- 516016944 +Comenitybank/ Venus, 3100 Easton Square Pl, Columbus, OH 43219-6232
- 516261126 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
- 516016945 +Department Stores National Bank Macy's, 9111 Duke Blvd, Mason, OH 45040-8999
- 516099399 +East Orange Water Commission, 99 S. Grove St., East Orange, NJ 07018-4108
- 516016949 M & T Bank, attn: Computershare, PO Box 30170, College Station, TX 77842-3170
- 516016952 +M&T Credit Corp., PO Box 4006, Buffalo, NY 14240-4006
- 516016953 New Jersey Anesthesia Assoc., PO Box 0037, Florham Park, NJ 07932-0037
- 516016954 +New Jersey Anesthesia Associates, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
- 516016955 +Officer Tara Balanche, Essex County Sheriff's Office, 50 West Market Street, ref number #15008865 DJ 163173-15), Newark, NJ 07102-1692
- 516016956 Overlook Hospital Employees Federal Cred, 99 Beauvoir Avenue, PO Box 220, Summit, NJ 07902-0220
- 516016957 +Overlook Hospital Employees Federal Cred, Attn: Mr. Stephen Edwards, Esq., 59 Forrest Rd., PO Box 321, Mount Freedom, NJ 07970-0321
- 516016963 +PNC Bank, PO Box 747024, Pittsburgh, PA 15274-7024
- 516016961 +PNC Bank, 300 Bellevue Parkway, Wilmington, DE 19809-3704
- 516016960 PNC Bank, PO Box 15397, Wilmington, DE 19886-5397
- 516016964 PNC Bank, Deposit Recovery Unit, 330 Gaither Street, Louisville, KY 40202
- 516016962 PNC Bank, 300 Guthrie Street, Louisville, KY 40202
- 516016965 +PNC Bank N.A., 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
- 516273984 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, Ohio 45342-5421
- 516016966 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703
- 516016967 +PNC Mortgage Servicing, Attn: Bankruptcy Department, 3232 Newmark Dr, Miamisburg, OH 45342-5433
- 516016968 PNC National Bank of NJ, PO Box 8310, Philadelphia, PA 19101
- 516261848 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
- 516016974 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
- 516016981 +Superior Court of New Jersey, Essex County, 465 Martin Luther King Jr. Blvd, Newark, NJ 07102-1774
- 516016979 +Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 005030 15), Newark, NJ 07102-1735
- 516016980 +Superior Court of New Jersey, Essex County Special Civil Part, 465 Martin Luther King Jr. Avenue, For Notice Only (DC 028983-09), Newark, NJ 07102-1735
- 516016976 +Superior Court of New Jersey, Essex County, 50 W. Market Street, For Notice Only (DC 005030 15), Newark, NJ 07102-1607
- 516016978 +Superior Court of New Jersey, Essex County, 50 W. Market Street, For Notice Only (DC 028983-09), Newark, NJ 07102-1607
- 516016977 +Superior Court of New Jersey, Essex County, 50 W. Market Street, For Notice Only (L 012262 98), Newark, NJ 07102-1607
- 516016989 +TD Bank Usa/ Target Credit Card, 3701 Wayzata Blvd, Minneapolis, MN 55416-3401
- 516016984 +Target, PO Box 59317, Minneapolis, MN 55459-0317
- 516016985 Target Credit Card, PO Box 660170, Dallas, TX 75266-0170
- 516016986 Target Credit Services, Retailers National Bank, PO Box 1581, Minneapolis, MN 55440-1581
- 516016987 +Target National Bank, PO Box 59317, Minneapolis, MN 55459-0317
- 516016991 Verizon Wireless, PO Box 489, Newark, NJ 07101
- 516016990 +Verizon Wireless, 2000 Corporate Drive, Orangeburg, NY 10962-2624
- 516016992 Verizon Wireless, PO Box 630024, Dallas, TX 75263
- 516016994 Victoria Secrets, PO Box 182128, Columbus, OH 43218-2128
- 516016995 Victoria Secrets, PO Box 659562, San Antonio, TX 78265
- 516016996 Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
- 516016997 +Victoria's Secrets, PO Box 182117, Columbus, OH 43218-2117

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Form ID: pdf901

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Total Noticed: 83

Date Rcvd: Sep 21, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2017 23:06:49 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 21 2017 23:06:46 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr +E-mail/Text: susan.mcnnulty@atlantichealth.org Sep 21 2017 23:06:35 Atlantic Health EFCU,
99 Beauvoir Avenue, Summit, NJ 07901-3533

516016926 E-mail/Text: ebn@ltdfin.com Sep 21 2017 23:06:36 Advantage Assets II Inc,
7322 Southwest Freeeway, Suite 1600, Houston, TX 77074

516057999 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 21 2017 23:12:59
American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
Oklahoma City, OK 73124-8848

516137532 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 21 2017 23:12:10
American InfoSource LP as agent for, Verizon, PO Box 248838,
Oklahoma City, OK 73124-8838

516016946 +E-mail/Text: camanagement@mtb.com Sep 21 2017 23:06:36 Hudson City Savings Bank,
West 80 Century Road, For Notice Only, Paramus, NJ 07652-1405

516016947 +E-mail/Text: camanagement@mtb.com Sep 21 2017 23:06:36 Hudson City Savings Bank,
W. 80 Century Rd., Paramus, NJ 07652-1478

516016948 E-mail/Text: camanagement@mtb.com Sep 21 2017 23:06:36 M & T Bank, One M & T Plaza,
8th Floor, Buffalo, NY 14203-2399

516016950 +E-mail/Text: camanagement@mtb.com Sep 21 2017 23:06:36 M & T Mortgage, PO Box 1288,
Buffalo, NY 14240-1288

516016951 E-mail/Text: camanagement@mtb.com Sep 21 2017 23:06:36 M and T Mortgage Corp.,
Default Servicing, 6th Floor, PO Box 840, Buffalo, NY 14240

516101322 E-mail/Text: camanagement@mtb.com Sep 21 2017 23:06:36 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840

516172947 +E-mail/Text: bankruptcydpt@mcmc.com Sep 21 2017 23:06:45 Midland Funding, LLC,
P.O. Box 2011, Warren, MI 48090-2011

516016969 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 21 2017 23:26:23
Portfolio Recovery Associates, 120 Corporate Blvd Ste 1, Norfolk, VA 23502

516016971 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 21 2017 23:13:00
Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541

516016970 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 21 2017 23:26:23
Portfolio Recovery Associates, Riverside Commerce Center, 120 Corporate Center,
Suite 100, Norfolk, VA 23502

516171440 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 21 2017 23:26:11
Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541

516016958 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 21 2017 23:12:09
Pinnacle Credit Service, Po Box 640, Hopkins, MN 55343-0640

516016959 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 21 2017 23:12:32
Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640

516037184 E-mail/Text: bnc-quantum@quantum3group.com Sep 21 2017 23:06:42
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516016982 +E-mail/PDF: gecscedi@recoverycorp.com Sep 21 2017 23:02:52 Syncb/jcp, 4125 Windward Plaza,
Alpharetta, GA 30005-8738

516016983 +E-mail/PDF: gecscedi@recoverycorp.com Sep 21 2017 23:03:05 Synchrony Financial,
777 Long Ridge Road, Stamford, CT 06902-1247

516016988 +E-mail/Text: bankruptcy@td.com Sep 21 2017 23:06:55 TD Bank N.A., Operations Center,
PO Box 1377, Lewiston, ME 04243-1377

516245235 +E-mail/Text: bncmail@w-legal.com Sep 21 2017 23:06:59 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516016972* +Portfolio Recovery Associates, L.L.C., PO Box 12914, Norfolk, VA 23541-0914
516016975* +Pressler And Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516016973 ##+Portfolio Recovery Associates, L.L.C., 287 Independence, Virginia Beach, VA 23462-2962
516016993 ##+Verizon Wireless, PO Box 17120, Tucson, AZ 85731-7120
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2017 at the address(es) listed below:

Avram D White on behalf of Debtor Paulette M Wright clistbk3@gmail.com,
adwlawofficel@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com

Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com

Drew Edwards on behalf of Creditor Atlantic Health EFCU drew@edwardslegal.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 4